Case 17-10701 Doc 1 Filed 04/04/17 Entered 04/04/17 16:47:22 Desc Main

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Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS(State)		
Case Number (If known):	Chapter you are filing under:  Chapter 7  Chapter 11  Chapter 12  Chapter 13	☐ Check if this is an amended filing

## **Official Form 101**

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. <b>Yo</b> u	ır full name		
	te the name that is on your	Ellen	
	ernment-issued picture htification (for example,	First name	First name
,	r driver's license or	Scott Middle name	
pas	sport).	Tillmon	widdle flame
ider	g your picture httfication to your meeting	Last name	Last name
Witn	the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
	other names you		
hav yea	re used in the last 8 ers	First name	First name
	ude your married or den names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3. <b>On</b> l	y the last 4 digits of	0420	
you	ır Social Security	xxx - xx - <u>0138</u>	XXX - XX
Indi	nber or federal vidual Taxpayer ntification number	OR	OR
.301		<b>9</b> xx - xx	<b>9</b> xx - xx

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Document Tillmon Scott Ellen Debtor 1 Case Number (if known) \_ Last Name

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):  I have not used any business names or EINs.  Business name  Business name  EIN  EIN		
Any business names     and Employer     Identification Numbers     (EIN) you have used in     the last 8 years  Include trade names and     doing business as names	Business name  Business name  EIN  EIN			
5. Where you live	1700 S 7th Avenue	If Debtor 2 lives at a different address:		
	Number Street Unit 1	Number Street		
	Maywood IL 60153 City State ZIP Code	City State ZIP Code		
	COOK	County		
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.		
	Number Street	Number Street		
	P.O. Box	P.O. Box		
	City State ZIP Code	City State ZIP Code		
6. Why you are choosing this district to file for bankruptcy.	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  have another reason. Explain. (See 28 U.S.C. § 1408	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408		

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Document Tillmon Scott Ellen Debtor 1 Case Number (if known) \_ Last Name

Pa	Tell the Court About You	r Bankruptcy	Case					
7.	The chapter of the Bankruptcy Code you		•	•		equired by 11 U.S.C. § 342(b) for Ir page 1 and check the appropriate b		
	are choosing to file	☐ Chapter 7						
	under	☐ Chapter 11						
		☐ Chap	☐ Chapter 12					
		■ Chapter 13						
8.	How you will pay the fee	local yours subm with:  I nee Appli I requ By la less to	Il pay the entire fee when I file my petition. Please check with the clerk's office in your all court for more details about how you may pay. Typically, if you are paying the fee reself, you may pay with cash, cashier's check, or money order. If your attorney is mitting your payment on your behalf, your attorney may pay with a credit card or check a pre-printed address.  Let to pay the fee in installments. If you choose this option, sign and attach the flication for Individuals to Pay The Filing Fee in Installments (Official Form 103A).  Let that my fee be waived (You may request this option only if you are filing for Chapter 7. aw, a judge may, but is not required to, waive your fee, and may do so only if your income is than 150% of the official poverty line that applies to your family size and you are unable to the fee in installments). If you choose this option, you must fill out the Application to Have the opter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.			g the fee ney is and or check  In the I03A).  In the fee In the fee I03A in the fee In the fee I03A in the fee		
9.	Have you filed for bankruptcy within the last 8 years?	□ No ■ Yes.	District None  District		When When	10/14/2016		
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No	District		When	Relationship to you Case Number, if known MM / DD / YYYY  Relationship to you Case Number, if known MM / DD / YYYY	own	
11.	Do you rent your residence?	□ No. ■ Yes.	residence?  No. Go to li  Yes. Fill ou	ne 12.		ent against you and do you want to s		

Debto	or 1	Case 17-1070	)1 Doc Scott	1 Filed 04/04 Documer		4/04/17 16:47:22 59 Case Number (if known)	Desc Main
		First Name	Middle Name	Last Name			
Par	t 3:	Report About Any Busin	esses You Owr	ı as a Sole Proprietor			
	_					_	
12.	of a	you a sole proprietor ny full- or part-time iness?	■ No. □ Yes.	Go to Part 4.  Name and location of bu	isiness		
	busir indiv	le proprietorship is a ness you operate as an idual, and is not a rate legal entity such as		Name of business, if any			
	a con LLC. If you sole sepa	poration, partnerhsip, or		Number Street			
				City		State	Zip Code
				Check the appropriate b	ox to describe your busine	ess:	
				☐ Health Care Busine	ess (as defined in 11 U.S.	C. § 101(27A))	
				☐ Single Asset Real	Estate (as defined in 11 U	.S.C. § 101(51B))	
				☐ Stockbroker (as de	efined in 11 U.S.C. § 101(§	53A))	
				☐ Commodity Broker	(as defined in 11 U.S.C.	§ 101(6))	
				☐ None of the above			
13. Are you filing under  Chapter 11 of the  Bankruptcy Code and are you a small business  If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).					your most recent		
	<b>deb</b> For a	<b>tor?</b> a definition of <i>small</i>	No. I	am not filing under Chapt	er 11.		
		ness debtor, see .S.C. § 101(51D).		am filing under Chapter 1 he Bankruptcy Code.	1, but I am NOT a small b	usiness debtor according to the	e definition in
		_		am filing under Chapter 1 Bankruptcy Code.	11 and I am a small busine	ess debtor according to the defi	nition in the
Pa	rt 4:	Report if You Own or Ha	ve Any Hazard	ous Property or Any Prope	rty That Needs Immediate	Attention	
14.	Dov	ou own or have any	No.				
14.	prop alleg	perty that poses or is ged to pose a threat nminent and entifiable hazard to	=	What is the hazard?			
public health or safety?  Or do you own any property that needs immediate attention?  For example, do you own perishable goods, or livestock that must be fed, or a building							
	ınat	needs urgent repairs?		Where is the property?	Number Street		

City

State

ZIP Code

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Debtor 1

Ellen Scott Document Tillmon

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Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1
----------------

You must check one:

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
- Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abou	1
credit counseling because of:	

- Incapacity. I have a mental illness or a mental
  - deficiency that makes me incapable of realizing or making rational decisions about finances.
- Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
  - Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 17-10701 Doc 1 Filed 04/04/17 Entered 04/04/17 16:47:22 Desc Main

Debtor 1 Ellen Scott Document Tillmon Page 6 of 59

Case Number (if known) \_\_\_\_\_

Last Name

Part 6:	Answer These Questions	for Reporting Purposes					
. What kir you hav	nd of debts do e?	16a. <b>Are your debts primarily consumer debts?</b> Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  \[ \int \text{No. Go to line 16b.} \]					
		Yes. Go to line 17.					
			business debts? Business debts are debts strengther through the operation of the business	-			
No. Go to line 16c. ☐Yes. Go to line 17.							
		16c. State the type of debts you o	we that are not consumer debts or business d	ebts.			
-	filing under	No. I am not filing under Ch	napter 7. Go to line 18.				
Chapter	7?	_	er 7. Do you estimate that after any exempt p	roperty is excluded and			
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?  In this find that after administrative expenses are paid that funds will be available to distribute to unsecured creditors?  In this find that after administrative expenses are paid that funds will be available to distribute to unsecured creditors?  In this find that after administrative expenses are paid that funds will be available to distribute to unsecured creditors?  In this find that after administrative expenses are paid that funds will be available to distribute to unsecured creditors?  In this find that after administrative expenses are paid that funds will be available to distribute to unsecured creditors?							
to unsec	cured creditors?						
	ny creditors do mate that you	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000			
How mu	ch do you	\$0-\$50,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion			
	your assets to	\$50,001-\$100,000	\$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion			
be worth	1?	☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐\$10,000,000,001-\$50 billion ☐More than \$50 billion			
How mu	ch do you	\$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion			
	your liabilities	\$50,001-\$100,000	□ \$10,000,001-\$50 million	\$1,000,000,001-\$10 billion			
to be?		\$100,001-\$500,000	\$50,000,001-\$100 million	□\$10,000,000,001-\$50 billion			
		☐ \$500,001-\$1 million	☐ \$100,000,001-\$500 million	☐ More than \$50 billion			
rt 7: s	ign Below						
r you		I have examined this petition, and correct.	I declare under penalty of perjury that the info	rmation provided is true and			
			ter 7, I am aware that I may proceed, if eligible inderstand the relief available under each chap	· · · · · · · · · · · · · · · · · · ·			
			did not pay or agree to pay someone who is nd read the notice required by 11 U.S.C. § 342(	,			
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.							
			nent, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for up to 3571.				
		/s/ Ellen Scott Tillmon		ture of Debtor 2			
		Executed on04/03/2017	Execu	ted on			

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Debtor 1 Ellen		Document Page 7 c			Of 59  Case Number (if known)			
	First Name	Middle Name	Last Name					
For your attorney, if you are represented by one if you are not represented by an attorney, you do not need to file this page.		I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowled the information in the schedules filed with the petition is incorrect.			relief available under ) the notice required by			
		🗶 /s/ Daniel Fasman			Date	Date:	04/03/2017	
		Signature of Attorney for Debtor				MM / D	D / YYYY	
		Daniel Printed name	Fasman					
			Law L.L.C.					
		Firm name						
		55 E. Monroe St., #3400						
		Number St	reet					
		Chicag	0		IL	6060	 13	
		City	-		State	ZIF	<sup>2</sup> Code	

Contact Phone \_\_312-332-1800

6307786

Bar number

ndil@geracilaw.com

Email address

IL

State

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Fill in this in	formation to ide	ntify your case:	
Debtor 1	Ellen	Scott	Tillmon
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	or the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)	-		

## Official Form 106Sum

### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets	
	<b>Your assets</b> Value of what you own
Schedule A/B: Property (Official Form 106A/B)     1a. Copy line 55, Total real estate, from Schedule A/B	\$0
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 10,550
1c. Copy line 63, Total of all property on Schedule A/B	\$ 10,550
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)     2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$5,000
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$54,856
Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I	\$3,443.68
5. Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$3,041.00

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Document Ellen Scott Case Number (if known) \_ Debtor 1 First Name Middle Name Last Name

Part 4:	Answer These Questions for Administrative and Statistical Records					
_	Are you filling for bankruptcy under Chapter 7, 11 or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  Yes					
Your famil	<ul> <li>What kind of debt do you have?</li> <li>Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.</li> <li>Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.</li> </ul>					
8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. \$2,297.58						
	e following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> :  art 4 of Schedule E/F, copy the following:	Total claim				
	estic support obligations (Copy line 6a.)	\$_0.00				
9b. Taxe	s and certain other debts you owe the government. (Copy line 6b.)	\$_0.00				
9c. Clain	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00				
9d. Stude	ent loans. (Copy line 6f.)	\$_15,755.00				
	pations arising out of a separation agreement or divorce that you did not report as laims. (Copy line 6g.)	\$_0.00				
9f. Debt	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00				
9g. <b>Tota</b> l	I. Add lines 9a through 9f.	\$_15,755.00				

	Caso 1 <sup>-</sup>	7 10701 Doc 1	Eilad 04/04/17	Entered 04/04/17 16	6:47:22 De	sc Main
Fill in this in	formation to ide	ntify your case and this fili	ng:	0 of 59	J	oo maii.
Debtor 1	Ellen	Scott	Tillmon			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> Distri				
Case Number	-		(State)			Check if this is an
(If known)						amended filing
Official F	<u>orm 106A</u>	<u>/B</u>				
Schedul	e A/B: Pr	operty				12/15
ategory where esponsible for ages, write you out the control of th	you think it fits supplying corre ur name and cas Describe Each Re- un or have any le	best. Be as complete and a ct information. If more spa e number (if known). Ansv sidence, Building, Land, or C gal or equitable interest in	accurate as possible. If two mode is needed, attach a separate ver every question.  Other Real Esate You Own or Hamany residence, building, land	d, or similar property?	ooth are equally	
	-	-	our entries fro Part 1, includi		>	¢0.00
you have at	tached for Fart	. Write that number here				\$0.00
Part 2:	Describe Your Vel	nicles				
No. Yes.  No. Yes.  No. Yes.  No. Yes.  No. Yes.	Describe  Make:  Model:  Year:  Approximate Milea  Other information:  t, aircraft, motor  Boats, trailers, motor  Describe	homes, ATVs and other re ors, personal watercraft, fishing	Who has an interest in the Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor  Check if this is comminstructions)  creational vehicles, other vehicles, snowmobiles, motorcycle	s and another unity property (see nicles, and accessories accessories	the amount of any seco	claims or exemptions. Put ured claims on Schedule D: laims Secured by Property  Current value of the portion you own?  .00 \$ 7,675.00
			our entries fro Part 2, includi	ng any entries for pages >		\$ 7,675.00
Part 3:	Describe Your Per	sonal and Household Items				
Do you own o	r have any legal	or equitable interest in any	of the following items?			Current value of the portion you own?  Do not deduct secured claims or exemptions
Examples:		nishings urniture, linens, china, kitchenw	rare			
Yes.	Describe	Furniture, linens, small appliar	nces, table & chairs, bedroom set		\$800	\$ 800.00

Official Form 106A/B Record # 740746 Schedule A/B: Property Page 1 of 6

Case 17-10701 Doc 1 Fllen Debtor 1

Filed 04/04/17 Entered 04/04/17 16:47:22 Desc Main Page 11 of 9 umber (if known) First Name 07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No. Yes. Describe..... \$200 Flat screen TV, computer, printer, music collection, cell phone 200.00 08. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No. Describe..... Yes. 0.00 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Describe..... 0.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Describe..... Yes. 0.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No. 'es Describe..... Everyday clothes, shoes, accessories \$500 500.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Describe..... Everyday jewelry, costume jewelry \$75 75.00 13. Non-farm animals Examples: Dogs, cats, birds, horses No. Describe..... 0.00 14. Any other personal and household items you did not already list, including any health aids you did not list No. Describe..... books, CDs, DVDs & Family Photos \$100 100.00 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1,675.00 for Part 3. Write that number here ..... **Describe Your Financial Assets** Part 4: Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No.

Describe.....

0.00

Debtor 1

Ellen

Case 17-10701

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Desc Main

First Name Middle Name

17.	Deposits o	f money			
	Examples:	Checking, savings	s, or other financial accounts; certifica	ites of deposit; shares in credit unions, brokerage houses,	
	and other s	imilar institutions.	If you have multiple accounts with the	e same institution, list each.	
	No.				
	Yes.	Describe	Account Type:	Institution name:	
		200020	Savings Account	Chase Bank	\$ 0.00
			<del>-</del>		<u> </u>
			Checking Account	Chase Bank	<u>\$</u> 1,200.00
					\$ <u>1,200.0</u> 0
18.	Bonds, mu	itual funds, or p	oublicly traded stocks		
			tment accounts with brokerage firms,	money market accounts	
	No.		<b>.</b>	•	
	=		In atitution on income and an		
	Yes.	Describe	Institution or issuer name:		
					\$ <u>0.0</u> 0
19.	Non-public	ly traded stock	and interests in incorporated a	and unincorporated businesses, including an interest in	
	No.				
	Yes.	Describe	Name of Entity and Percent of 0	Ownership.	
	1 03.	Describe	riame or Emily and recommen	- mis.s.i.p.	\$ 0.00
~~	0				ş <u> </u>
20.		=	<del>-</del>	and non-negotiable instruments	
	•		•	, promissory notes, and money orders.	
	_	able instruments a	are those you cannot transfer to some	eone by signing or delivering them.	
	No.				
	Yes.	Describe	Issuer name:		
	<del></del>				\$ 0.00
21.	Retirement	t or pension ac	counts		-
		•		avings accounts, or other pension or profit-sharing plans	
	No.			armings accessing, or early period or prome channing plants	
	INO.				
	Yes.	Describe	Type of account and Institution		
			Pension plan	IMRF	\$Unknown
22	Security de	eposits and pre	navments		·
	=	-		continue service or use from a company	
				(electric, gas, water), telecommunications	
	No.	Agreements with	andiords, prepaid rent, public dilities	(ciccine, gas, water), telecommunications	
	<b>□</b> <sup>1NO.</sup>				
	Yes.	Describe	Institution name or individual:		
			Security deposit on rental unit	Landlord	\$ <u>1,200.0</u> 0
23.	Annuities	A contract for	a periodic payment of money to	you, either for life or for a number of years)	•
	No.			,,,,	
	INO.				
	Yes.	Describe	Issuer name and description:		
					\$0 <u>.0</u> 0
24.	Interests in	n an education	IRA, in an account in a qualified	d ABLE program, or under a qualified state tuition program.	
	26 U.S.C. §	§ 530(b)(1), 529A	(b), and 529(b)(1).		
	No.				
	Yes.	Describe	Institution name and description	n. Separately file the records of any interests.11 U.S.C. § 521(c):	
	163.	Describe	monation name and decomption	in coparatory include records of any interested. The cites of \$ 021(0).	\$ 0.00
~-		4.1.1			\$ <u> </u>
25.	I rusts, equ	uitable or future	e interests in property (other tha	an anything listed in line 1), and rights or powers	
	No.				
	Yes.	Describe			
		200020			\$ 0.00
26	Datonte co	nvrighte trade	emarks, trade secrets, and other	r intellectual property	
20.					
		memer domain n	ames, websites, proceeds from royalt	nes and neerising agreements	
	No.				
	Yes.	Describe			
	_				\$ 0.00
27.	Licenses 1	franchises and	other general intangibles		
				iation holdings, liquor licenses, professional licenses	
	No.				
	=	_			
	Yes.	Describe			
					\$0.0 <sub>0</sub>

Case 17-10701 Ellen Debtor 1

Doc 1

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Desc Main

First Name

Middle Name

Money or property owed to you?	Current value of the portion you own? Do not deduct secured claims or exemptions
28. Tax refunds owed to you	
No.	7
Yes. Describe	
	\$0 <u>.00</u> 0
29. Family support	
Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
No.	-
Yes. Describe	
	\$0 <u>.00</u> 0
30. Other amounts someone owes you	
Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else	
No.	
	7
Yes. Describe	\$ 0.00
31. Interest in insurance policies	\$
Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance	
company realise a beneficiary.	7
Yes. Describe	
Health insurance \$0 Term Life Insurance \$0	
Whole Life Insurance with Bankers Life; no cash value as debtor just opened policy 12/2016 \$0	
	\$ 0.00
32. Any interest in property that is due you from someone who has died	
If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive	
property because someone has died.	
No.	
Yes. Describe	1
	\$0.00
33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment	
Examples: Accidents, employment disputes, insurance claims, or rights to sue	
No.	
Yes. Describe	1
	\$ <u>0.0</u> 0
34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights	
No.	
Yes. Describe	1
_	\$0.00
35. Any financial assets you did not already list	-
No.	
Yes. Describe	1
	\$ 0.00
	1
36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached	
for Part 4. Write that number here	\$2,400.00
Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
Tarto	
37. Do you own or have any legal or equitable interest in any business-related property?	
No.	
Yes.	
	Current value of the
	portion you own?
	Do not deduct secured claims
	or exemptions
38. Accounts receivable or commissions you already earned	
No.	
Yes. Describe	1
	\$ 0.00

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39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Yes. Describe..... 0.00 41. Inventory No. Describe..... Yes. 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 for Part 5. Write that number here ----Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Describe..... Yes 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list No. Yes. Describe..... 0.00 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached

\$0.00

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Ellen Debtor 1

> First Name Middle Name

Document Last Name

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Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Abo	ove	
53. Do you have other property of any kind you did not already list?  Examples: Season tickets, country club membership  No.		
Yes. Describe		\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here	>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 7,675.00	
57. Part 3: Total personal and household items, line 15	\$ 1,675.00	
58. Part 4: Total financial assets, line 36	\$ 2,400.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 11,750.00	\$ 11,750.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$11,750.00

Record # 740746 Schedule A/B: Property Page 6 of 6 Official Form 106A/B

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Fill in this in	nformation to iden		
Debtor 1	Ellen	Scott	Tillmon
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of _	ILLINOIS (State)
Case Number	r		_
(If known)			

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	emptions are you claiming? Check ning state and federal nonbankrupto			
=	ning federal exemptions. 11 U.S.C.		8 322(0)(3)	
You are claim	ning rederal exemptions. 11 0.5.C.	§ 522(D)(2)		
For any property	you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.	
•	n of the property and line on nat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief	2009 Ford Escape with over 76,158			735 ILCS 5/12-1001(c) - \$2,400.00
description:	miles	\$_7,675	\$4,200	735 ILCS 5/12-1001(b) - \$1,800.00
Line from			100% of fair market value, up to	
Schedule A/B:	03		any applicable statutory limit	
Brief	Furniture, linens, small appliances,			735 ILCS 5/12-1001(b) - \$800.00
description:	table & chairs, bedroom set	\$ 800	<b></b> \$	
Line from			100% of fair market value, up to	
Schedule A/B:	<u>06</u>		any applicable statutory limit	
Brief	Flat screen TV, computer, printer,		_	735 ILCS 5/12-1001(b) - \$200.00
description:	music collection, cell phone	\$_200	<b></b> \$	- <u></u>
Line from			100% of fair market value, up to	
Schedule A/B:	<u>07</u>		any applicable statutory limit	<u></u>
Brief	Everyday clothes, shoes,		_	735 ILCS 5/12-1001(a),(e) - \$500.00
description:	accessories	\$_500	\$	
Line from			100% of fair market value, up to	
Schedule A/B:	11		any applicable statutory limit	
fficial Form 106C	Record # 740746	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

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Debtor 1 Ellen First Name Scott

Document

Page 17 of 59 Case Number (if known)

Middle Name

Last Name

F	art 2: Additi	onal Page			
		n of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
			Copy the value from Schedule A/B	Check only one box for each exemption	
	Brief description:	Everyday jewelry, costume jewelry	\$ <u>75</u>	<b>\$</b>	735 ILCS 5/12-1001(a),(e) - \$75.00
	Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
	Brief description:	books, CDs, DVDs & Family Photos	\$ <u>100</u>	\$	735 ILCS 5/12-1001(a) - \$100.00
	Line from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit	
	Brief description:	Savings Account, Chase Bank, 0.00	\$ <u>0</u>	\$	735 ILCS 5/12-1001(b) - \$0.00
	Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
	Brief description:	Checking Account, Chase Bank, 1,200.00	\$_1,200	<b>\$</b>	735 ILCS 5/12-1001(b) - \$1,200.00
	Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
	Brief description:	Pension plan, IMRF, 0.00	\$Unknown	<b></b>	735 ILCS 5/12-1006 - \$0.00
	Line from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit	
3.	Are you claiming	g a homestead exemption of more	e than \$155,675?		
	(Subject to adjus	stment on 4/01/16 and every 3 year	s after that for cases filed on	or after the date of adjustment .)	
	No.				
	Yes. Did you	acquire the property covered by the	ne exemption within 1,215 day	ys before you filed this case?	
	☐ No				
	Yes.				
0	ficial Form 106C	Record # 740746	Schodulo C: The	Property You Claim as Exempt	Page 2 of 2

Fill in this i	nformation to identi	fy your case:		Entered 04/04 8 of 59			
Debtor 1	Ellen	Scott	Tillmon				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United State	s Bankruptcy Court for	tho: NORTHERN	District of ILLINOIS				
		ule . <u>NORTHERN</u>	(State)			Check if thi	s is an
(If known)	er					amended fi	
Official F	orm 106D						
		e Who Have	Claims Secured by F	Proporty			12
e as complet	e and accurate as p	ossible. If two mari	ried people are filing together, both	are equally responsible	e for supplying correct		
	more space is need es, write your name		ional Page, fill it out, number the er (if known).	ntries, and attach it to th	is form. On the top of a	ny	
	editors have claims		•				
∏ No. C	heck this box and su	ıbmit this form to the	e court with your other schedules. Yo	ou have nothing else to re	eport on this form.		
			,	9			
	ill in all of the inform	ation helow					
<b>—</b> 1es. F	ill in all of the inform	ation below.					
Part 1:	List All Secured Clai						
Part 1:	List All Secured Clai	ims	an one secured claim list the credito	r senarately	Column A	Column A	
Part 1:	List All Secured Clai	ims reditor has more tha	an one secured claim, list the credito	•	Amount of claim	Column A  Value of collateral that supports this	
Part 1:  2. List all so for each	List All Secured Clai ecured claims. If a c claim. If more than c	reditor has more tha		in Part 2.		Value of collateral	
Part 1:  2. List all s for each As much	List All Secured Clai ecured claims. If a c claim. If more than c	reditor has more that one creditor has a pa claims in alphabetica	articular claim, list the other creditors	in Part 2. ame.	Amount of claim  Do not deduct the	Value of collateral that supports this	Unsecured portion
2. List all s for each As much  Bucke  Creditor	ecured claims. If a claim. If more than cas possible, list the case Check Cash of Illians Name	reditor has more that one creditor has a pa claims in alphabetica	articular claim, list the other creditors al order according to the creditors na	in Part 2. ame. es the claim:	Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all single for each As much  Bucke  Creditor' 6421 V	ecured claims. If a claim. If more than claim. If more than claims possible, list the course Check Cash of Illius Name V. North Ave	reditor has more that one creditor has a pa claims in alphabetica	articular claim, list the other creditors all order according to the creditors nat the property that secure the property	in Part 2. ame. es the claim:	Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all s for each As much  Bucke  Creditor	ecured claims. If a claim. If more than cas possible, list the case Check Cash of Illians Name	reditor has more that one creditor has a pa claims in alphabetica	articular claim, list the other creditors all order according to the creditors national describe the property that secure 2009 Ford Escape with over 76,	in Part 2. ame. es the claim: 158 miles	Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all single for each As much  Bucke  Creditor' 6421 V	ecured claims. If a claim. If more than claim. If more than claims possible, list the course Check Cash of Illius Name V. North Ave	reditor has more that one creditor has a pa claims in alphabetica	Describe the property that secure 2009 Ford Escape with over 76,  As of the date you file, the claim	in Part 2. ame. es the claim: 158 miles	Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all single for each As much  Bucke  Creditor' 6421 V	ecured claims. If a claim. If more than claim. If more than claims as possible, list the claim claim. If more than claim is possible, list the claim is Name  V. North Ave  Street	reditor has more that one creditor has a pa claims in alphabetica	articular claim, list the other creditors all order according to the creditors national describe the property that secure 2009 Ford Escape with over 76,	in Part 2. ame. es the claim: 158 miles	Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all s for each As much  Bucke  Creditor 6421 \ Number	ecured claims. If a claim. If more than claim. If more than claims as possible, list the claim claim. If more than claim is possible, list the claim is Name  V. North Ave  Street	reditor has more that one creditor has a paclaims in alphabetical inois	articular claim, list the other creditors all order according to the creditors nated and continuous and continu	in Part 2. ame. es the claim: 158 miles	Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all s for each As much  2.1 Bucke  Creditor 6421 \ Number  Oak P	ecured claims. If a claim. If more than claim. If more than claims as possible, list the claim claim. If more than claim is possible, list the claim is Name  V. North Ave  Street	reditor has more that one creditor has a paclaims in alphabetical inois  IL 60302  State Zip Code	articular claim, list the other creditors all order according to the creditors nated and continuous and continu	in Part 2.  ame.  es the claim:  158 miles  is: Check all that apply.	Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all some for each As much  2.1 Bucket Creditor' 6421 \ Number  Oak P City  Who owe	ecured claims. If a claim. If more than claim. If more than claims as possible, list the claim ye Check Cash of Illis Name N. North Ave Street	reditor has more that one creditor has a paclaims in alphabetical inois  IL 60302  State Zip Code	articular claim, list the other creditors all order according to the creditors nated and according to the creditors nated according to the creditors nated according to the creditors nated according to the creditors of the date you file, the claim according contingent according to the creditors of the date you file, the claim according to the creditors of the date you file, the claim according to the creditors of the date you file, the claim according to the creditors of the date you file, the claim according to the creditors of	in Part 2.  ame.  es the claim:  158 miles  is: Check all that apply.	Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all some for each As much  2.1 Bucket Creditor' 6421 \ Number  Oak P City  Who owe	ecured claims. If a claim. If more than claim. If more than claims as possible, list the decrease of the control of the contro	reditor has more that one creditor has a paclaims in alphabetical inois  IL 60302  State Zip Code	articular claim, list the other creditors all order according to the creditors nated and according to the creditors nated according to the creditors nated according to the creditors nated according to the creditors of the date you file, the claim according contingent according to the creditor of the creditors of the credito	in Part 2.  ame.  es the claim:  158 miles  is: Check all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any
2.1 Bucke Creditor 6421 \ Number  Oak P City  Who owe	ecured claims. If a claim. If more than claim. If more than claims as possible, list the decrease of the control of the contro	reditor has more that one creditor has a paclaims in alphabetical inois  IL 60302  State Zip Code	As of the date you file, the claim  Contingent Unliquidated Disputed Nature of Lien. Check all that apply An agreement you made (such as	in Part 2.  ame.  es the claim:  158 miles  is: Check all that apply.  y.  s mortgage or secured	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any
2.1 Bucke  Creditor' 6421 \ Number  Oak P  City  Who owe	ecured claims. If a claim. If more than claim. If more than claims as possible, list the claim. Street  North Ave Street  ark  sthe debt? Check one of 1 only of 2 only	reditor has more that one creditor has a paclaims in alphabetical inois  IL 60302  State Zip Code	articular claim, list the other creditors all order according to the creditors nated and order according to the creditors nated and order according to the creditors nated and order according to the property that secure 2009 Ford Escape with over 76,  As of the date you file, the claim of the contingent of the continue continu	in Part 2.  ame.  es the claim:  158 miles  is: Check all that apply.  y.  s mortgage or secured  nechanic's lien)	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any
2.1 Bucke  Creditor' 6421 \ Number  Oak P City  Who owe Debto Debto At leas	ecured claims. If a claim. If more than claim. If more than claims possible, list the dispersion of Illist Street  North Ave Street  Street  Street Cash of Illist Street  ark	reditor has more that one creditor has a paclaims in alphabetications.  IL 60302 State Zip Code e.	articular claim, list the other creditors all order according to the creditors nated and order according to the creditors nated and order according to the creditors nated and order according to the creditors of the date you file, the claim of the contingent of the continue	in Part 2.  ame.  es the claim:  158 miles  is: Check all that apply.  y.  s mortgage or secured  nechanic's lien)	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any

Eill	in this int	Caca 17 10		1 Filod 04/04/17	Entered 04/04/17 16	:47:22	Desc Main	
ГШ	III UIIS IIII	formation to identify y	our case.		9 of 59			
Deb	otor 1	Ellen	Scott	Tillmon				
		First Name	Middle Name	Last Name				
	otor 2							
(Spot	use, if filing)	First Name	Middle Name	Last Name				
Unit	ted States I	Bankruptcy Court for the :	<u>NORTHERN</u> Di					
Cas	e Number			(State)			Check if t	his is an
	nown)						amended	filing
Offic	cial Fo	orm 106E/F						
			. Wha Have					12/15
				Unsecured Claims	s and Part 2 for creditors with NON	DDIODITY clair	me	
ist the I/B: Pr redito eeded op of a	other paroperty (Cors with party), copy the any additi	arty to any executory o Official Form 106A/B) a artially secured claims	contracts or unexp and on Schedule ( s that are listed in out, number the e r name and case i	pired leases that could result in a G: Executory Contracts and Une Schedule D: Creditors Who Have entries in the boxes on the left. A number (if known).	a claim. Also list executory contrac xpired Leases (Official Form 106G) ye Claims Secured by Property. If m ttach the Continuation Page to this	ts on <i>Schedule</i> . Do not includ nore space is	e	
Pari		litors have priority un						
		to Part 2.	_					
		to rait 2.						
		our priority unsecured	I claims. If a credit	or has more than one priority uns	ecured claim, list the creditor separate	tely for each cla	aim For	
	_			• •	ority amounts, list that claim here an	· •		
		•		•	ng to the creditor's name. If you have			
			=	art 1. If more than one creditor no structions for this form in the instru	lds a particular claim, list the other cr action booklet.)	editors in Part	3.	
,		,,	,		ŕ	Total claim	Priority	Nonpriority
							amount	amount
Pari	1 2: L	ist All of Your NONPRIC	ORITY Unsecured C	Claims				
3. <b>Do</b>	any cred	litors have nonpriority	unsecured claim	s against you?				
	No. You	u have nothing to repor	t in this part. Subr	mit this form to the court with your	other schedules.			
	Yes.							
4. Lis	st all of yo	our nonpriority unsecu	ured claims in the	alphabetical order of the creditor	or who holds each claim. If a credito	r has more tha	n one	
			· ·		listed, identify what type of claim it is		-	
		Part 1. If more than one it the Continuation Pag	•	particular claim, list the other credi	tors in Part 3.If you have more than t	nree nonpriorit	y unsecured	
0.0		ar are communication rag	,					Total claim
4.1		curity Services		Last 4 digits of account number				\$ <u>1,596.00</u>
	Creditor's N			When was the debt incurred?				
	Number	Street						
				As of the date you file, the claim	is: Check all that apply.			
				Contingent	,			
	Pittsburg			Unliquidated				
v	City Vho owes	the debt? Check one.	te Zip Code	Disputed				
	Debtor 1	only						
Ī	Debtor 2	2 only		Type of NONPRIORITY unsecure	d claim:			
֖֝֝֟֝	=	and Debtor 2 only		Student loans				
Ļ	=	one of the debtors and and		Obligations arising out of a separ	=			
L	_	if this claim relates to a inity debt		that you did not report as priority  Debts to pension or profit-sharing				
Is		subject to offest?			·			
ļ	No			Other. Specify Services Rer	ndered			
	Yes							

		Case 17-10701	Doc 1		Entered 04/04/17 16:47:22	
Debtor 1	Ellen	Scott		Pacument	Page 20 of 59 Case Number (if known)	 _
	First Name	Middle Name	е	Last Name		
Part 2	You	r NONPRIORITY Unsecured Cl	aims - Continua	ation Page		
After list	ing any e	ntries on this page, number	them beginni	ng with 4.4, followed by 4.5	5, and so forth.	Total Claim
4.2	AT&T Creditor's Nar	ne	Las	st 4 digits of account numbe	r	\$ <u>755.00</u>
2	208 S Aka	rd St	Wh	en was the debt incurred?		
1	Number	Street				
_			_ As	of the date you file, the clair	n is: Check all that apply.	

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Case Number (if known) **Document** Ellen Scott Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 

	_		
4.5	Envision A Plus	Last 4 digits of account number	<u>\$ 192.00</u>
	Creditor's Name	When was the debt incurred?	
	2181 E. Aurora Rd.  Number Street	when was the dept incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Twinsburg OH 44087	Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	Yes	Other. Specify	
4.6	FED LOAN SERV	Last 4 digits of account number 0001	<b>\$</b> 5,143.00
4.0	Creditor's Name		· · · · · · · · · · · · · · · · · · ·
	Po Box 60610	When was the debt incurred? 2016-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Harrisburg PA 17106	Unliquidated	
	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify	
	Yes		1.040.00
4.7	Great American Finance	Last 4 digits of account number	\$ <u>1,042.00</u>
	Creditor's Name 20 N. Wacker Drive Suite 2275	When was the debt incurred?	
	Number Street		
	Names.		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60606	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Deficiency, Repo'd/Surr'd Auto	
	Yes	Onler. Specify	

Official Form 106E/F

Case 17-10701 Doc 1 Filed 04/04/17 Entered 04/04/17 16:47:22 Desc Main Page 22 of 59 Case Number (if known) Document Ellen Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Illinois State Toll Hwy Auth \$ 86.00 Last 4 digits of account number \_ Creditor's Name 2700 Ogden Ave When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60515-1703 **Downers Grove** Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Fines Yes Loyola Univ. Med. Center \$ 1,200.00 Last 4 digits of account number 4.9 Creditor's Name 2016 PO Box 95009 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 60694 Chicago IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Medical/Dental Service Yes Maywood Housing Authority \$ 29,500.00 Last 4 digits of account number 4.10 Creditor's Name 801 S. 5th Ave When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Maywood 60153 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim:

Case 17-10701 Doc 1 Filed 04/04/17 Entered 04/04/17 16:47:22 Desc Main Page 23 of 59 Case Number (if known) **Document** Ellen Scott Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After lis	sting any entries on this page, number them beg	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.11	PLS Financial	Last 4 digits of account number	\$ <u>1,000.00</u>
	Creditor's Name		
	1900 E. Roosevelt Rd.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Broadview IL 60155	Contingent	
	City State Zip Code	Unliquidated	
w	/ho owes the debt? Check one.	Disputed	
[	Debtor 1 only		
[	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Day Day Loop	
	Yes	Other. Specify PayDay Loan	
4.12	US Cellular	Last 4 digits of account number	\$ <u>500.00</u>
	Creditor's Name	<del></del>	
	PO Box 7835	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Madison WI 53707-7835	Unliquidated	
l w	City State Zip Code  /ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
[	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
IS	s the claim subject to offest?		
	No Yes	Other. Specify Utility Bills/Cellular Service	
4.13	US DEPT OF ED/Glelsi	Last 4 digits of account number 7581	\$ 10,612.00
4.10	Creditor's Name	<del></del>	
	Po Box 7860	When was the debt incurred? 2015-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Madison WI 53707	Unliquidated	
l w	City State Zip Code /ho owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
ΙĒ	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Ē	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?	_	
	■ No ¬	Other. Specify	
	Yes		

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71101 1	isting any entries on this page, number them b		
4.14	Verizon	Last 4 digits of account number	<b>\$</b> 372.00
	Creditor's Name		
	404 Brock Drive	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Bloomington IL 61701	Unliquidated	
,	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. SpecifyUtility Bills/Cellular Service	
	Yes		
-			± 100 00
4.15	Village of Westchester	Last 4 digits of account number	\$ <u>100.00</u>
4.15	Village of Westchester Creditor's Name	<del></del>	\$ <u>100.00</u>
4.15	Village of Westchester  Creditor's Name  10300 Roosevelt Rd.	Last 4 digits of account number  When was the debt incurred?	\$ <u>100.00</u>
4.15	Village of Westchester Creditor's Name	When was the debt incurred?	\$ 100.00
4.15	Village of Westchester  Creditor's Name  10300 Roosevelt Rd.	When was the debt incurred?  As of the date you file, the claim is: Check all that apply.	<u>\$ 100.00</u>
4.15	Village of Westchester  Creditor's Name 10300 Roosevelt Rd.  Number Street	When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent	<u>\$ 100.00</u>
4.15	Village of Westchester  Creditor's Name 10300 Roosevelt Rd.  Number Street  Westchester IL 60154	When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated	<u>\$ 100.00</u>
	Village of Westchester  Creditor's Name 10300 Roosevelt Rd.  Number Street	When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent	<u>\$ 100.00</u>
	Village of Westchester  Creditor's Name 10300 Roosevelt Rd.  Number Street  Westchester IL 60154  City State Zip Code	When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated	<u>\$ 100.00</u>
	Village of Westchester  Creditor's Name 10300 Roosevelt Rd.  Number Street  Westchester IL 60154  City State Zip Code  Who owes the debt? Check one.	When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated	<u>\$ 100.00</u>
	Village of Westchester  Creditor's Name 10300 Roosevelt Rd.  Number Street  Westchester IL 60154  City State Zip Code  Who owes the debt? Check one.	When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed	<u>\$ 100.00</u>
	Village of Westchester           Creditor's Name         10300 Roosevelt Rd.           Number         Street           Westchester         IL         60154           City         State         Zip Code           Who owes the debt? Check one.         Debtor 1 only           Debtor 2 only         Debtor 2 only	When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:	<u>\$ 100.00</u>
	Village of Westchester  Creditor's Name  10300 Roosevelt Rd.  Number Street  Westchester IL 60154  City State Zip Code  Who owes the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only	When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans	<u>\$ 100.00</u>
	Village of Westchester  Creditor's Name  10300 Roosevelt Rd.  Number Street  Westchester IL 60154  City State Zip Code  Who owes the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt	When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce	<u>\$ 100.00</u>
	Village of Westchester  Creditor's Name  10300 Roosevelt Rd.  Number Street  Westchester IL 60154  City State Zip Code  Who owes the debt? Check one.  Debtor 1 only  Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a	When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	<u>\$ 100.00</u>
	Village of Westchester  Creditor's Name  10300 Roosevelt Rd.  Number Street  Westchester IL 60154  City State Zip Code  Who owes the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt	When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	<u>\$ 100.00</u>

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Debtor 1 Ellen Scott

Page 25 of 59 **Pacument** List Others to Be Notified for a Debt That You Already Listed

example, if a colle 2, then list the col	y if you have others to be notified about you ction agency is trying to collect from you lection agency here. Similarly, if you have as here. If you do not have additional person	for a debt you more than one	owe to someone else, list the original creditor for any of the debts that you	l creditor in Parts 1 or u listed in Parts 1 or 2, list the
Clerk, Fourth Mu	n Div	_	On which entry in Part 1 or Part 2 li	ist the original creditor?
Name 1500 Maybrook D	Or #236		Line7 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Stre	et	-		Part 2: Creditors with Nonpriority Unsecured Claims
Maywood		60153	Last 4 digits of account number	
City Shindler & Joyce	State Zip C	Code		
Name		-	On which entry in Part 1 or Part 2 li	_
1990 E. Algonqui		-	Line 7 of (Check one):	Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims
		-		
Schaumburg	IL State Zip (	60173	Last 4 digits of account number	
Secretary of State		Joue	On which entry in Part 1 or Part 2 li	ist the original creditor?
Name 2701 S. Dirksen I	Plant	-	Line 8 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Stre		-	Line or (Check one).	Part 2: Creditors with Nonpriority Unsecured Claims
		-		
Springfield	IL State Zip C	62723	Last 4 digits of account number	
Diversified Adjust	<u>.</u>	ode	On which entry in Part 1 or Part 2 li	ist the original creditor?
Name PO Box 32145		-	Line 14 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Stre	et	-		Part 2: Creditors with Nonpriority Unsecured Claims
E-24lour		-		
Fridley City	State Zip C	55432-014 - Code	Last 4 digits of account number	<del></del>
Convergent Outs	ourcing Inc.		On which entry in Part 1 or Part 2 li	ist the original creditor?
Name PO Box 9004		-	Line 14 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Stre	et	-	- (2.1.2.1.2.1.3)	Part 2: Creditors with Nonpriority Unsecured Claims
		-		
Renton	WA State Zin I	98057	Last 4 digits of account number	

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Ellen Debtor 1

Scott

Add the Amounts for Each Type of Unsecured Claim

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	6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.
	Add the amounts for each type of unsecured claim.
1	

			Total claim
Total claims	6a. Domestic support obligations	6a.	\$0.00
from Part 1	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. <b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. <b>Total</b> . Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	\$15,755.00
from Part 2	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$
	6i. <b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$9,601.00
	6j. <b>Total</b> . Add lines 6f through 6i.	6j.	\$54,856.00

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Fill	in this int	formation to ide	entify your case:		7 of 59	
Deb	otor 1	Ellen	Scott	Tillmon		
		First Name	Middle Name	Last Name		
	otor 2	Florida	Middle Name	Last Name		
(Sрос	use, if filing)	First Name	Middle Name	Last Name		
Unit	ted States	Bankruptcy Court	for the : <u>NORTHERN</u> Dis	strict of <u>ILLINOIS</u> (State)		
	se Number				☐ Check if this is an	
		4000	<u> </u>		amended filing	
OTTIC	ciai Fo	orm 1060	2			
				and Unexpired Lea		15
nforma	ation. If n	nore space is n		al page, fill it out, number the e	h are equally responsible for supplying correct ntries, and attach it to this page. On the top of any	
1. <b>Do</b>	you hav	e any executory	contracts or unexpired	leases?		
	No. Ch	eck this box and	submit this form to the co	ourt with your other schedules. Y	ou have nothing else to report on this form.	
	Yes. Fill	in all of the info	rmation below even if the	contracts or leases are listed in	Schedule A/B: Property (Official Form 106A/B)	
					Then state what each contract or lease is for (for ruction booklet for more examples of executory contracts and	
	expired le		e, cen phone). See the ma		duction bookiet for more examples of executory contracts and	
P	erson or	company with	whom you have the contr	ract or lease	State what the contract or lease is for	
2.1	Tatum (	Contracting				
	Name	Johnadanig			-	
	1700 S.				_	
	Number	Street		00450		
	Maywoo City	00	<u>IL</u> S	_ 60153 tate Zip Code	-	
2.2						
	Name				-	
	Number	Street			_	
	Number	Sileet				
	City		S	tate Zip Code	-	
2.3						_
	Name				-	
					_	
	Number	Street				
	City		S	tate Zip Code	-	
2.4					_	
	Name					
	Number	Street			-	
					_	
	City		S	tate Zip Code		
2.5						
	Name				-	
	Number	Street			-	

State Zip Code

City

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Fill in this information to identify your case:				
Debtor 1	Ellen	Scott	Tillmon	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of <u>IL</u>	LLINOIS(State)	
Case Number			- (State)	
(If known)				

12/15

# Official Form 106H

Schedule H: Your Codebtors

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Additional Pages, write your name and case number (if known). Answer every question.									
1. <b>D</b>	o you have any coo	ebtors? (If you are filing a joint	case, do not list either spous	se as a codebtor.)					
	No.								
	Yes								
	=	s, have you lived in a commur aho, Lousiiana, Nevada, New M			roperty states and territories include Visconsin.)				
	No. Go to line 3.								
Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?									
	_	n community state or territory die	d you live?	Fill in the n	ame and current address of that person.				
	Name of your spo	use, former spouse or legal equivalent							
	Number St	reet							
	City		State	Zip Code					
3 In	-	f vour codebtors. Do not inclu		•	is filing with you. List the person				
		Form 106D), Schedule E/F (Off edule G to fill out Column 2. debtor	icial Form 106E/F), or Sche	dule G (Official Fo	Column 2: The creditor to whom you owe the debt  Check all schedules that apply:				
3.1					Schedule D, line				
	Name			_	Schedule E/F, line				
	Number Stre	et			Schedule G, line				
	City	S	tate Z	Zip Code					
3.2				_	Schedule D, line				
	Name			_	Schedule E/F, line				
	Number Stre	et		_	Schedule G, line				
	City	S	tate Z	Zip Code	_				
3.3				_	Schedule D, line				
	Name			_	Schedule E/F, line				
	Number Stre	et			Schedule G, line				
	City	S	tate Z	Zip Code					

Official Form 106H Record # 740746 Schedule H: Your Codebtors Page 1 of 1

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Fill in this information to identify your case:						
Debtor 1	Ellen	Scott	Tillmon			
	First Name	Middle Name	Last Name			
Debtor 2	-		<del> </del>			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for	the : <u>NORTHERN DISTRICT C</u>	OF ILLINOIS			
Case Number	r		<u> </u>			
(If known)						

Official Form 106I

MM / DD / YYYY

#### **Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Tt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		Employed  Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Pre-school Coord	inator	
	Occupation may Include student or homemaker, if it applies.	Employers name Employers address		ool Treasurer 10114 G	
		How long employed there?	Westchester, IL 60	0154	,
Pa	rt 2: Give Details About Month		Since 10/1/2007		
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space.	• •	oine the information for a		, ,
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		y and commissions (before all pa calculate what the monthly wage w	•	\$2,297.58	\$0.00
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$2,297.58	\$0.00

Official Form 106I Record # 740746 Schedule I: Your Income Page 1 of 2

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Document Scott Ellen Case Number (if known) \_ Debtor 1 First Name Middle Name Last Name

				For Debtor 1		or Debtor 2 or on-filing spouse	
	Cop	y line 4 here	4.	\$2,297.58		\$0.00	
5.	List all	payroll deductions:					
	5a. 1	Fax, Medicare, and Social Security deductions	5a. _	\$296.50	_	\$0.00	
	5b. <b>N</b>	Mandatory contributions for retirement plans	5b. _	\$103.40	_	\$0.00	
	5c. <b>\</b>	oluntary contributions for retirement plans	5c. _	\$0.00	_	\$0.00	
	5d. <b>F</b>	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00	
		nsurance	5e. _	\$0.00	_	\$0.00	
		Domestic support obligations	5f. 	\$0.00	_	\$0.00	
	_	Jnion dues	5g. _	\$0.00	_	\$0.00	
		Other deductions. Specify:	5h. _	\$0.00	_	\$0.00	
		payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6. 	\$399.90	_	\$0.00	
7. <b>C</b>	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,897.68		\$0.00	
8. <b>L</b>	ist all	other income regularly received:					
	8a.	Net income from rental property and from operating a business,					
		profession, or farm					
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total					
		monthly net income.	8a.	\$0.00		\$0.00	
	8b.	Interest and dividends	8b.	\$0.00		\$0.00	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c.	\$ 0.00		\$ 0.00	
		Include alimony, spousal support, child support, maintenance, divorce					
		settlement, and property settlement.					
	8d.	Unemployment compensation	8d. 	\$0.00	_	\$0.00	
	8e.	Social Security	8e. —	\$1,546.00	_	\$0.00	
	8f.	Other government assistance that you regularly receive	8f. —	\$0.00		\$0.00	
		Include cash assistance and the value (if known) of any non-cash					
		assistance that you receive, such as food stamps (benefits under the					
		Supplemental Nutrition Assistance Program) or housing subsidies.					
	8g.	Specify: Pension or retirement income	8g.	\$0.00		<b>\$0.00</b>	
	8h.	Other monthly income. Specify:	8h.	\$0.00	_	\$0.00	
9.		all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	_		_	\$0.00	
9.	Auu	all other income. And lines of + on + oc + ou + oe + or rog + on.	9	\$1,546.00		\$0.00	
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$3,443.68	+ [	\$0.00	\$3,443.68
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	L	70,11111		40.00	40,110.00
11.	Incluothe Do n	e all other regular contributions to the expenses that you list in Schedul de contributions from an unmarried partner, members of your household, yr friends or relatives.  Tot include any amounts already included in lines 2-10 or amounts that are incited.	our dependen				4 \$0.00
	Spec	лу				1	1. \$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The ree that amount on the Summary of Schedules and Statistical Summary of C		•		es 1	2. \$3,443.68
13.	Do y	ou expect an increase or decrease within the year after you file this forn No. Yes. Explain:	n?				
	Ц	• -					

Fill in this in	formation to identify your	case:				
Debtor 1	Ellen First Name	Scott Middle Name	Tillmon  Last Name	Check if this is:	ad filing	
Debtor 2				=	ŭ	-petition chapter 13
(Spouse, if filing)	First Name	Middle Name	Last Name		of the following d	
United States	Bankruptcy Court for the :	NORTHERN DISTRICT	OF ILLINOIS			
Case Number				MM / DD / `	YYYY	
(II KIIOWII)				A separate	filing for Debtor	2 because Debtor 2
Official F	<u>orm 106J</u>				separate house	
Schedul	e J: Your Exp	enses				12/14
=				are equally responsible for supplyi ges, write your name and case num	=	
Part 1:	Describe Your Household					
1. Is this a joi	nt case?					
X No. (	Go to line 2.					
Yes. I	Does Debtor 2 live in a se	parate household?				
	No.  Yes. Debtor 2 must f	ile a separate Sched	ule J.			
2. Do you h	nave dependents?	No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not lis Debtor 2	st Debtor 1 and		ut this information for ndent	Granddaughter	23	No
	tate the dependents'					X Yes
names.				Granddaughter	19	No
						X Yes
						X No
						Yes
						X No
						Yes
						X No
						Yes
	expenses include s of people other than	X No				
	and your dependents?	Yes				
Part 2:	stimate Your Ongoing Mon	thly Expenses				
-				n as a supplement in a Chapter 13 o		
expenses as o the applicable		tcy is filed. If this is	a supplemental Schedule J,	check the box at the top of the form	n and fill in	
		n government assist	ance if you know the value			
of such assist	ance and have included it	on Schedule I: You	r Income (Official Form 106I.	.)	Y	our expenses
4. The rent	al or home ownership ex	penses for your resi	dence. Include first mortgage	e payments and		
any rent	for the ground or lot.				4.	\$1,050.00
If not inc	cluded in line 4:					
4a. Re	al estate taxes				4a.	\$0.00
4b. Pro	operty, homeowner's, or re	nter's insurance			4b.	\$0.00
4c. Ho	me maintenance, repair, a	nd upkeep expenses			4c.	\$0.00
4d. Ho	meowner's association or	condominium dues			4d.	\$0.00

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Scott Ellen Debtor 1

Middle Name

First Name

Document

Last Name

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Case Number (if known) \_\_

Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$200.00 6a. 6a. Electricity, heat, natural gas \$0.00 6b. Water, sewer, garbage collection \$231.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$650.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$110.00 9. Clothing, laundry, and dry cleaning 10. \$70.00 Personal care products and services 10. \$100.00 11. Medical and dental expenses 11. \$375.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$25.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. \$90.00 Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$40.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$100.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:\_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Official Form 106J Record # 740746 Schedule J: Your Expenses Page 2 of 3

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Ellen Scott Debtor 1 Case Number (if known) \_ First Name Middle Name Last Name \$0.00 21. 21. Other. Specify: \_ 22.. Your monthly expense: Add lines 4 through 21. \$3,041.00 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$3,443.68 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$3,041.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$402.68 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 740746 Schedule J: Your Expenses Page 3 of 3

## Official Form 106 Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below		
Did you pay or agree to pay someone who is NC	T an attorney to help you fill out bankruptcy for	ms?
No	,	
Yes. Name of Person		ach Bankruptcy Petition Preparer's Notice, Declaration, and unature (Official Form 119).
Under penalty of perjury, I declare that I have rea	ad the summary and schedules filed with this de	eclaration and that they are true and
correct.		
✗ /s/ Ellen Scott Tillmon	<u> </u>	
Signature of Debtor 1	Signature of Debtor 2	
Date 04/03/2017 MM / DD / YYYY	Date	
ואואו / טט / וווואו	IVIIVI / DD / TTTT	

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Fill in this in	nformation to ide	entify your case:	700111011t	40 00
		,,,		
Debtor 1	Ellen	Scott	Tillmon	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	s Bankruptcy Court t	for the : <u>NORTHERN</u> District of	ILLINOIS	
			(State)	
Case Number (If known)	r		_	
(,				

# Official Form 107

### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number (if known). Answer every question.										
Give Details About Your Marital Status and Where You Lived Before  01. What is your current marital status?										
01.	_									
	Married									
	Not married									
02	02 During the last 3 years, have you lived anywhere other than where you live now?									
-	No.									
	Yes. List all of the places you lived in the last 3 years. Do	not include where ye	ou live now.							
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there						
03	Within the last 8 years, did you ever live with a spouse or l		community property state or territory? (Community	iived there						
	property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington,									
	and Wisconsin.)  ■ No.									
	Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).									
Part 2: Explain the Sources of Your Income										

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Debtor 1 Ellen Scott Tillmon Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$6,892 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$26,000 Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, \$25,500 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Social Security \$4,638 From January 1 of current year until the date you filed for bankruptcy: \$18,000 Social Security For last calendar year: (January 1 to December 31, 2016) Social Security \$18,000 For last calendar year: (January 1 to December 31, 2015)

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			Document	rage 37 01 39
Debtor 1	Ellen	Scott	Tillmon	Case Number (if known)

No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consuminourized by an individual primarily for a personal, family, or household During the 90 days before you filed for bankruptcy, did you pay any cred No. Go to line 7.    No. Go to line 7.    Yes. List below each creditor to whom you paid a total of \$6,225* total amount you paid that creditor. Do not include payments for dochild support and alimony. Also, do not include payments to an attent * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.  During the 90 days before you filed for bankruptcy, did you pay any concreditor. Do not include payments for domestic support obligations alimony. Also, do not include payments to an attorney for this bank Dates of payments    Dates of payments   Dates of payments   Dates of payments   Dates of payments   Dates of payments   Dates of payments   Dates of payments   Dates of payments   Dates of payments   Dates of payments   Dates of payments   Dates of payments   Dates of payments   Dates of payment			Last Name					
No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consusing the 90 days before you filed for bankruptcy, did you pay any creation to whom you paid a total of \$6,225*.  Into Go to line 7.  Yes. List below each creditor to whom you paid a total of \$6,225*.  It total amount you paid that creditor. Do not include payments for dechild support and alimony. Also, do not include payments to an attential support of the young the 90 days before you filed for bankruptcy, did you pay any consumer debts.  During the 90 days before you filed for bankruptcy, did you pay any consumer debts.  During the 90 days before you filed for bankruptcy, did you pay any consumer debts.  During the 90 days before you filed for bankruptcy, did you pay any consumer debts.  During the 90 days before you filed for bankruptcy, did you pay any consumer debts.  During the 90 days before you filed for bankruptcy, did you pay any consumer debts.  Dates of payments  Within 1 year before you filed for bankruptcy, did you make a payment on a detention of the young the young dependence of young d	ntor 1	n Payments You Made Before	You Filed for Bankruptcy					
"incurred by an individual primarily for a personal, family, or household During the 90 days before you filed for bankruptcy, did you pay any creed to be a compared to the second of th	J	1's or Debtor 2's debts prima	arily consumer debts?					
Tyes. List below each creditor to whom you paid a total of \$6,225*. total amount you paid that creditor. Do not include payments for do child support and alimony. Also, do not include payments to an attain the Subject to adjustment on 4/01/16 and every 3 years after that for cases file.  Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.  During the 90 days before you filed for bankruptcy, did you pay any consumer debts.  During the 90 days before you filed for bankruptcy, did you pay any consumer debts.  No. Go to line 7.  Yes. List below each creditor to whom you paid a total of \$600 or consumer debts.  Dates of payments  Dates of payments  Within 1 year before you filed for bankruptcy, did you make a payment on a detail insiders include your relatives; any general partners; relatives of any general partners; relatives of any general partners, including one for a business you operate as a sole proprietor. 11 U.S.C. such as child support and alimony.  No.  Yes. List all payments to an insider.  Dates of payment  Within 1 year before you filed for bankruptcy, did you make any payments or train insider?	red b	by an individual primarily for a	personal, family, or househo	old purpose."			S	
total amount you paid that creditor. Do not include payments for do child support and alimony. Also, do not include payments to an att  * Subject to adjustment on 4/01/16 and every 3 years after that for cases file  Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.  During the 90 days before you filed for bankruptcy, did you pay any compared to the first payments.  No. Go to line 7.  Yes. List below each creditor to whom you paid a total of \$600 or concreditor. Do not include payments for domestic support obligations alimony. Also, do not include payments to an attorney for this bank payments.  Dates of payments.  Within 1 year before you filed for bankruptcy, did you make a payment on a debt insider include your relatives; any general partners; relatives of any general pactorporations of which you are an officer, director, person in control, or owner of agent, including one for a business you operate as a sole proprietor. 11 U.S.C. such as child support and alimony.  No.  Yes. List all payments to an insider.  Dates of payment  Within 1 year before you filed for bankruptcy, did you make any payments or train insider?	lo. Go	o to line 7.						
During the 90 days before you filed for bankruptcy, did you pay any color of the second secon	otal a hild s	amount you paid that creditor. support and alimony. Also, do	Do not include payments for not include payments to an	domestic support oblattorney for this bankı	ligations ruptcy ca	, such as ase.		
Yes. List below each creditor to whom you paid a total of \$600 or creditor. Do not include payments for domestic support obligations alimony. Also, do not include payments to an attorney for this bank.  Dates of payments  Within 1 year before you filed for bankruptcy, did you make a payment on a det Insiders include your relatives; any general partners; relatives of any general pacorporations of which you are an officer, director, person in control, or owner of agent, including one for a business you operate as a sole proprietor. 11 U.S.C. such as child support and alimony.  No.  Yes. List all payments to an insider.  Dates of payment  Within 1 year before you filed for bankruptcy, did you make any payments or train insider?	ng the	ne 90 days before you filed for	-	creditor a total of \$60	00 or mo	ore?		
creditor. Do not include payments for domestic support obligations alimony. Also, do not include payments to an attorney for this band  Dates of payments  Within 1 year before you filed for bankruptcy, did you make a payment on a det Insiders include your relatives; any general partners; relatives of any general pacorporations of which you are an officer, director, person in control, or owner of agent, including one for a business you operate as a sole proprietor. 11 U.S.C. such as child support and alimony.  No.  Yes. List all payments to an insider.  Dates of payment  Within 1 year before you filed for bankruptcy, did you make any payments or train insider?	lo. Go	o to line 7.						
Within 1 year before you filed for bankruptcy, did you make a payment on a det Insiders include your relatives; any general partners; relatives of any general pactorporations of which you are an officer, director, person in control, or owner of agent, including one for a business you operate as a sole proprietor. 11 U.S.C. such as child support and alimony.  No.  Yes. List all payments to an insider.  Dates of payment  Within 1 year before you filed for bankruptcy, did you make any payments or train insider?	redito	or. Do not include payments fo	for domestic support obligation	ons, such as child sup	-	•		
Insiders include your relatives; any general partners; relatives of any general partne				Total amount paid		Amount you still (	owe	Was this payment for
Dates of payment   108 Within 1 year before you filed for bankruptcy, did you make any payments or train insider?	e you f which g one	ur relatives; any general partn ch you are an officer, director, e for a business you operate a	ners; relatives of any general r, person in control, or owner	partners; partnerships of 20% or more of the	s of whice of the second secon	th you are a general securities; and an	y manag	ging
Within 1 year before you filed for bankruptcy, did you make any payments or tra an insider?	ll pay	ments to an insider.		Total amount paid	Amo	unt you still	Reaso	n for this payment
			d you make any payments or			unt of a debt that b	enefited	
<ul><li>No.</li><li>☐ Yes. List all payments to an insider.</li></ul>	ll nav	vments to an insider						
Dates of	прау	ments to an insider.		Total amount paid	Amo	unt you still		n for this payment e creditor's name
Part 4: Identify Legal actions, Repossessions, and Foreclosures	ify Le	gal actions, Repossessions, a	and Foreclosures					

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Debto	r 1	Ellen	Scott	Tillmon	Case Number (if known)	
		First Name	Middle Name	Last Name		
	List		personal injury cases,	u a party in any lawsuit, court actio small claims actions, divorces, coll	n, or administrative proceeding? ection suits, paternity actions, support or custody	
	□ 1	No.				
	`	Yes. Fill in the details.				
				Nature of the case	Court or agency	Status of the case
		Great American Finance Tillmon	Co VS Ellen	Contract	Cook County, 4th Municipal Division	Pending  On appeal
		CASE NUMBER#15M416	62			Concluded
						_
10	\\/ith	in 1 year before you filed f	or hankruntov, was an	of your property repossessed for	eclosed, garnished, attached, seized, or levied?	
		ck all that apply and fill in t		or your property repossessed, lon	eciosea, garristica, attacrica, scizca, or levica:	
	1	No. Go to line 11				
		Yes. Fill in the information	below.			
		in 90 days before you file efuse to make a payment			financial institution, set off any amounts from y	our accounts
	1	No. Go to line 11				
		Yes. Fill in the information	below.			
		in 1 year before you filed t-appointed receiver, a cu			sion of an assignee for the benefit of creditors	, a
	■ N	lo.	·			
	ш.	<b>3</b> 0.				
	art 5:					
13	With	in 2 years before you file	d for bankruptcy, did y	you give any gifts with a total valu	ie of more than \$600 per person?	
	1	No.				
		Yes. Fill in the details for ea	ach gift.			
14	With	nin 2 years before you file	d for bankruptcy, did	you give any gifts or contribution	s with a total value of more than \$600 to any ch	arity?
	1	No.				
	$\Box$	Yes. Fill in the details for ea	ach gift.			
		_				
Pa	art 6:	List Certain Losses				
		iin 1 year before you filed bling?	for bankruptcy or sin	ce you filed for bankruptcy, did y	ou lose anything because of theft, fire, other dis	saster, or
	1	No.				
		Yes. Fill in the details for ea	ach gift.			
Pa	art 7:	List Certain Payments	or Transfers			
	cons	sulted about seeking ban	kruptcy or preparing a	bankruptcy petition?	behalf pay or transfer any property to anyone y for services required in your bankruptcy.	<b>rou</b>
	_	-	.,, , ,	-, <b>g - g</b>	,	
	<u></u> □					
	`	Yes. Fill in the details				

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Ellen Scott Tillmon Case Number (if known)

Last Name

	Party Contact Info	Description and value of a	any property transferred	Date payn or transfe	
	Geraci Law L.L.C.				Payment/Value:
	55 E. Monroe Street #3400				\$4,000.00: \$200.00 paid prior to filing,
	Chicago,IL 60603				balance to be paid
					through the plan.
	Party Contact Info	Description and value of a	any property transferred	Date payn or transfe	
	Hananwill Credit Counseling	Credit Counseling Services		2017	\$25.00
	115 N. Cross St.				
	Robinson, IL 62454				
17	Within 1 year before you filed for bankruptcy promised to help you deal with your creditor Do not include any payment or transfer that	s or to make payments to your cre	• • •	er any property to any	one who
	No.				
	Yes. Fill in the details.				
18	Within 2 years before you filed for bankrupto transferred in the ordinary course of your bu		transfer any property to a	nyone, other than pro	operty
	Include both outright transfers and transfers Do not include gifts and transfers that you ha	made as security (such as the gra	=	t or mortgage on you	r property).
	No.				
	Yes. Fill in the details for each gift.				
19	Within 10 years before you filed for bankrupt beneficiary? (These are often called asset-pr		o a self-settled trust or sin	milar device of which	you are a
	No.				
	Yes. Fill in the details for each gift.				
P	List Certain Financial Accounts, Instru	ments, Safe Deposit Boxes, and Stor	age Units		
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or	r other financial accounts; certifica	tes of deposit; shares in I		
	houses, pension funds, cooperatives, associ	iations, and other financial instituti	uns.		
	No.  Yes. Fill in the details.				
	Tes. I ill ill the details.	Last 4 digits of account number	Type of account or	Date account was	Last balance before
				closed, sold, moved, or transferred	closing or transfer
21	Do you now have, or did you have within 1 yo cash, or other valuables?	ear before you filed for bankruptcy	, any safe deposit box or	other depository for s	securities,
	No.				
	Yes. Fill in the details.				
		Who else had access to it?	Describe the content	s	Do you still have it?
					nurs It:

Debtor 1

First Name

Middle Name

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Debtor 1	Ellen	Scott	Lillmon	Case Number (if known) _		
	First Name	Middle Name	Last Name			
22 Ha	ave you stored property i	n a storage unit or plac	e other than your home within	1 year before you filed for bankruptcy?		
	No.					
	Yes. Fill in the details.					
L	J . Co. I iii iii tile detallo.	Who	else has or had access to it?	Describe the contents	Do you still	
		17110		Soon So and some	have it?	
Part	Identify Property Yo	ou Hold or Control for Son	neone Else			
		nronorty that carre	alaa ayyaa? Inaliida	why you however from an extender for	or hold in tweet	
	o you hold or control any r someone.	property that someone	eise owns? include any prope	rty you borrowed from, are storing for,	or noid in trust	
	•					
	No.					
L	Yes. Fill in the details.	Whor	is the property?	Describe the property	Value	
		441161	and proporty:	December the property	Tuluo	
Part	Give Details About	Environmental Informatio	n			
For the	e purpose of Part 10, the	following definitions ap	ply:			
En	vironmontal law moans s	ny fodoral etato or loc	al statute or regulation concern	ning pollution, contamination, releases	of	
haz	zardous or toxic substan	ces, wastes, or material	<u> </u>	ning pollution, contamination, releases water, groundwater, or other medium, stes, or material.	VI	
	e means any location, fac or used to own, operate, c		=	law, whether you now own, operate, or	utilize	
	zardous material means a bstance, hazardous mate	•		s waste, hazardous substance, toxic		
Report	t all notices, releases, an	d proceedings that you	know about, regardless of whe	en they occurred.		
24 <b>Ha</b>	as any governmental unit	notified you that you m	nay be liable or potentially liabl	e under or in violation of an environme	ntal law?	
	No.					
_	Yes. Fill in the details.					
		Gover	nmental unit	Environmental law, if you know it	Date of notice	
25 <b>H</b> a	ave you notified any gove	ernmental unit of any re	lease of hazardous material?			
	No.					
	Yes. Fill in the details.					
		Gover	nmental unit	Environmental law, if you know it	Date of notice	
26 H	ave vou been a narty in a	ny judicial or administra	ative proceeding under any en	vironmental law? Include settlements a	nd orders.	
_	•	, jaarona or aanningur	procodania dilaci dily elli			
_	No.					
L	Yes. Fill in the details.			Nationa of the area	Chahur of the	
		Court	or agency	Nature of the case	Status of the case	
Part '	Give Details About	Your Business or Connec	tions to Any Business			
27 <b>W</b>	ithin 4 years before you f	iled for bankruptcy, did	you own a business or have a	ny of the following connections to any	business?	
	A sole proprietor or	self-employed in a trad	e, profession, or other activity,	, either full-time or part-time		
	A member of a limit	ed liability company (LL	.C) or limited liability partnersh	nip (LLP)		
	A partner in a partner	ership				
	An officer, director,	or managing executive	of a corporation			
	An owner of at least	5% of the voting or equ	uity securities of a corporation			
_	No None of the shares	unnline Co to Dort 10				
L	No. None of the above a		raila halaw far acch husinass			
	res. Check all that apply	y above and fill in the def	ails below for each business.			

Record # 740746

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Debtor 1	Ellen	Scott	Tillmon	Case Number (if known)
	First Name	Middle Name	Last Name	
	Scott's Sweets		Describe the nature of the business	Employer Identification number
				Do not include Social Security number or
			Baked goods	
				EIN: <u>NA</u>
			Name of accountant or bookkeeper	Dates business existed
			NA	
				2014-2015
	thin 2 years before you t	-	tcy, did you give a financial statement to anyor	ne about your business? Include all financial
_		ulei parties.		
_	No.			
Ш	Yes. Fill in the details.			
			Date issued	
Part 12	Sign Below			
	onnection with a bankru .S.C. §§ 152, 1341, 1519		sult in fines up to \$250,000, or imprisonment fo	or up to 20 years, or both.
×	/s/ Ellen Scott Tillmo	on	×	2
	Signature of Debtor 1		Signature of Debtor 2	2
	Date 04/03/2017		Date	
	Date 04/03/2017 MM / DD / YYY	<u></u>	MM / DD / Y	<del>/////</del>
Did v	ou attach additional na	ges to Your Sta	ement of Financial Affairs for Individuals Filing	o for Bankruptcy (Official Form 107)?
Dia ,	you uttuch additional pa	iges to rour otal	ement of t manetal Analis for marviadals t ming	Tor Bunkruptcy (Official Form 101):
	No			
	Yes			
<u> </u>				
Did y	ou pay or agree to pay	someone who is	s not an attorney to help you fill out bankruptcy	forms?
	No			
П	Yes. Name of person		Atta	ich the Bankruptcy Petition Preparer's Notice,
				Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

# United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In 1	re								
Elle	en Scott Till	lmon / Deb	otor				Case No:		
							Chapter:	Chapter 13	
			DISC	LOSURE OF CON	APENSATION (	OF ATTORNEY	FOR DEF	RTOR	
	npensation p	oaid to me v	. § 329(a) and Fe within one year b	d. Bankr. P. 2016(before the filing of the debtor(s) in contern	o), I certify that I are petition in bank	am the attorney for kruptcy, or agree	or the aboved to be paid	re named debtor( d to me, for servi	ices
	For legal	services, I l	nave agreed to ac	cept	\$4,000.00				
	Prior to th	ne filing of	this statement I h	ave received	\$200.00				
	Balance I	Due			\$3,800.00				
2.	The source	e of the con	npensation paid t	o me was:					
	Deb	otor(s)	Other: (s	specify)					
3.	The source	e of compe	nsation to be paid	d to me is:					
	De	btor(s)	Other: (s	snecify)					
4.		e not agreed y law firm.	<del></del>	ove-disclosed comp	ensation with any	other person unl	less they ar	re members and a	associates
		y law firm.		disclosed compensagreement, together v					
5.	In return for case, inclu		e-disclosed fee, I	have agreed to ren	der legal service t	for all aspects of	the bankru	ptcy	
			lebtor' s financial	situation, and rend	ering advice to th	ne debtor in deter	mining wh	ether to file a pet	tition in
		ruptcy;	filing of any neti	tion, schedules, stat	ements of affairs	and plan which r	may he rea	uired:	
	-			e meeting of credite		-			reof:
	c. repr	oscitution c	ine debtor at th	e meeting of create	ors and comminat	non nearing, and	any aajour	ned hearings the	1001,
6.	By agreen	nent with th	e debtor(s), the a	bove-disclosed fee	does not include	the following ser	vice:		
				Coing is a complete sentation of the debto	•	agreement or arra	•	or	
		Date:	04/03/2017		/s/ Daniel Fasma	an			
		Date	·	<del></del> -	Signature of Atto		_		
					Geraci Law L.L.	.C.			

Page 1 of 1 Record # 740746

Name of law firm

Case 17-10701 Doc 1 File **Gerace /Law Enter**ed 04/04/17 16:47:22 Desc National Headquarters: 55 E. Monroe **Dect #3100** Phicag #4666433 0 18569925-1313 help@geracilaw.com Case 17-10701 Desc Main



Date: 3/10/2017

Consultation Attorney: JKN

Record #: 740-746

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings of appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee. PLAN: The plan payment is estimated to be \$\_\_\_\_\_\_ per month for \_\_\_\_\_\_ months. The payment and length of the plan are based on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment of duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure. My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other: My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case filed, including any association fees as long as the property is in my name; other Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have

been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also

understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.

(Joint Debtor) Éllen Tillmon (Debtor) Dated: 3/10/17 Representing Geraci Law L.L.C. Attorney for the Debtor(s)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

### B. AFTER THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

### THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



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CARA Page 2 of 6

- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

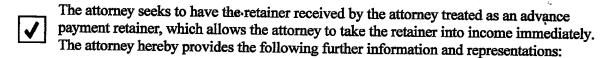


# C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

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## F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4.000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00

3. Before signing this agreement, the attorney has received,\$ 200	
toward the flat fee, leaving a balance due of \$3, loo_2; and \$3(0)	_for expenses
leaving a balance due for the filing fee of \$	

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 3/(3/17)

Signed:

Debtor(s) Julmol Debtor(s)

Co-Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Ellen Scott Tillmon / Debtor

Bankruptcy Docket #:

Judge:

<b>VERIFIC</b>	ATION	$\triangle$ E	CDEDI:		RAAT	<b>TDIV</b>
VERIFIC	AIIUN	UF	CKEDI	IUR	IVIA	

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 04/03/2017 /s/ Ellen Scott Tillmon

**Ellen Scott Tillmon** 

X Date & Sign

Record # 740746 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Document

Bra Ellen Scott Tillmon / Debtor

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B 201A (Form 201A) (11/11)

### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Ellen Scott Tillmon / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 04/03/2017	/s/ Ellen Scott Tillmon	
	Ellen Scott Tillmon	•
Dated: 04/03/2017	/s/ Daniel Fasman	
	Attorney: Daniel Fasman	•

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Debto	or 1	Ellen First Name	Scott Middle Name	Tillmon	Case Numb	er (if known)	
		First Name	Middle Name	Last Name			
Pai	rt 6:	Answer These Question	s for Reporting Purposes		* · · · · · · · · · · · · · · · · · · ·		
16.		at kind of debts do I have?	as "incurred by a No. Go to lime." Yes. Go to lime.  16b. Are your debt money for a bus.  No. Go to lime. Yes. Go to lime.	an individual primarily for ne 16b. line 17. is primarily business siness or investment or the ne 16c. line 17.	r a personal, family, or househ	debts that you incurred to obtain siness or investment.	
17.	Are	you filing under	No. Lampot fil	ling under Chapter 7. Go	o to line 18		
	Do y any exc adm are avai	pter 7?  you estimate that after exempt property is luded and ninistrative expenses paid that funds will be illable for distribution nsecured creditors?	Yes. I am filing	under Chapter 7. Do yo	u estimate.that after any exem	npt property is excluded and istribute to unsecured creditors?	
18.		v many creditors do	<b>1</b> -49		1,000-5,000	25,001-50,000	
	you	estimate that you ?	☐ 50-99 ☐ 100-199 ☐ 200-999	· <del></del>	5,001-10,000 10,001-25,000	☐ 50,001-100,000 ☐ More than 100,000	
19.	esti	v much do you mate your assets to vorth?	\$0-\$50,000 \$50,001-\$100,00 \$100,001-\$500,0 \$500,001-\$1 mil	000 🔲 9	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion	en in
20.		much do you	\$0-\$50,000		\$1,000,001-\$10 million	□\$500,000,001-\$1 billion	
	esti to b	mate your liabilities e?	\$50,001-\$100,00 \$100,001-\$500,0	= '	\$10,000,001-\$50 million \$50,000,001-\$100 million	\$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion	
			□ \$500,001-\$1 mill		\$100,000,001-\$500 million	☐ More than \$50 billion	
Par	t 7:	Sign Below					
For	you		I have examined this p correct.	petition, and I declare un	der penalty of perjury that the	information provided is true and	
					• • • • • • • • • • • • • • • • • • • •	gible, under Chapter 7, 11,12, or 13 hapter, and I choose to proceed	
					or agree to pay someone who otice required by 11 U.S.C. § 3	is not an attorney to help me fill out 342(b).	
			I request relief in acco	rdance with the chapter	of title 11, United States Code	, specified in this petition.	
				e can result in fines up to	aling property, or obtaining moo \$250,000, or imprisonment fo	ney or property by fraud in connection or up to 20 years, or both.	
			Signature of Deb	SJUN otor 1	nov x sign	gnature of Debtor 2	
			Executed on _:	041 03 12017	Ех	ecuted on	

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Fill in this in	nformation to ider	ntify your case:		
Debtor 1	Ellen	Scott	Tillmon	•
	First Name	Middle Name	Last Name	
Debtor 2				_
(Spouse, if filing)	First Name	Middle Name	Last Name	_
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	ILLINOIS (State)	
Case Number (If known)	ī			

## Official Form 106 Dec

## **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

	Sign Below					
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?						
Yes.	. Name of Person	· · · · · · · · · · · · · · · · · · ·	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			
***************************************						
Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.						
Signat	tler J. Julmon yure of Debtor 1	Signature of Debtor 2				
	: <u>04   03  </u> 2017 MM / DD / YYYY	Date MM / DD / YYY				

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Debtor 1	Ellen	Scott	Tillmon	Case Number (if known)		
	First Name	Middle Name	Last Name	· /		
	Scott's Sweets		escribe the nature of the backed goods	Employer Identification number  Do not include Social Security number or  EIN: NA		
		Nai N	ne of accountant or bookk \	Dates business existed		
				2014-2015		
28 Wi ins	No. Yes. Fill in the details.	other parties.	did you give a financial	statement to anyone about your business? Include all financial		
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.  Signature of Debtor 1						
	Date 04 103 120 MM / DD / YYY	17 Y	C	ateMM / DD / YYYY		
Did	Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?					
				•		
Did y	Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?					
	No					
<u> </u>	Yes. Name of person _			Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).		

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## DISCLAIMER Debtors have read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No quarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filling. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SUFFÉ OUR PETITION IS ACCURATE!!!!

Ellen Scott Tillmon

X Date & Sign

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Ellen Scott Tillmon / Debtor

Bankruptcy Docket #:

Judge:

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 04103 /2017

Ellen Scott Tillmon

X Date & Sign

Record # 740746

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Part 4:

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Len State Sulm on

Date: 04/03 /2017

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

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Form B 201A, Notice to Consumer Debtor(s)

In re Ellen Scott Tillmon / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: <u>041 03</u> /2017

Ellen Scott Tillmon

X Date & Sign

Dated: \_\_\_\_\_/\_\_\_/2017

Attorney: Daniel Fasman